



## ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18  
Stylesheet Version v18.0

Title of Invention	METHOD AND APPARATUS TO FACILITATE PREDICTIVE PRESENTMENT OF THE VALID PAYMENT OPTIONS						
Application Number:	10/624837 						
Confirmation Number:	6575						
First Named Applicant:	Don Teague						
Attorney Docket Number:	5776P006						
Art Unit:	3621 3609						
Examiner:	Unknown Unknown Joshua Murdoch						
Search string:	( 20020147658 or 5313463 or 5524142 or 5537464 or 5544229 or 5633919 or 5655007 or 5740427 or 5748890 or 5845267 or 5867494 or 5867566 or 5898765 or 5956391 or 5963625 or 6023499 or 6023502 or 6055513 or 6094644 or 6104798 or 6137869 or 6163602 or 6195697 or 6208720 or 6212262 or 6233313 or 6247047 or 6260024 or 6272152 or 6282276 or 6289010 or 6295292 or 6330543 ).pn.						
<b>US Patent Documents</b>							
Note: Applicant is not required to submit a paper copy of cited US Patent Documents							
init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
/J.M./	1	20020147658	2002-10-10	Kwan, Khai H.			
/J.M./	2	5313463	1994-05-17	Gore, et al.,			
/J.M./	3	5524142	1996-06-04	Lewis, et al.,			
/J.M./	4	5537464	1996-07-16	Lewis, et al.,			
/J.M./	5	5544229	1996-08-06	Creswell, et al.,			
/J.M./	6	5633919	1997-05-27	Hogan,			
/J.M./	7	5655007	1997-08-05	McAllister,			
/J.M./	8	5740427	1998-04-14	Stoller,			
/J.M./	9	5748890	1998-05-05	Goldberg, et al.,			
/J.M./	10	5845267	1998-12-01	Ronen, Yzhak			
/J.M./	11	5867494	1999-02-02	Krishnaswamy, et al.,			
/J.M./	12	5867566	1999-02-02	Hogan, et al.,			

/J.M./ 13	5898765	1999-04-27	Teglovic,
/J.M./ 14	5956391	1999-09-21	Melen, et al.,
/J.M./ 15	5963625	1999-10-05	Kawecki, et al.,
/J.M./ 16	6023499	2000-02-08	Mansey, et al.,
/J.M./ 17	6023502	2000-02-08	Bouanaka, Hansali , et al.
/J.M./ 18	6055513	2000-04-25	Katz, et al.,
/J.M./ 19	6094644	2000-07-25	Hillson, et al.,
/J.M./ 20	6104798	2000-08-15	Lockiss, et al.,
/J.M./ 21	6137869	2000-10-24	Voit, et al.,
/J.M./ 22	6163602	2000-12-19	Hammond, et al.,
/J.M./ 23	6195697	2001-02-27	Bowman-amuah,
/J.M./ 24	6208720	2001-03-27	Curtis, Terrell J., et al.
/J.M./ 25	6212262	2001-04-03	Kamel, Alexandre P.
/J.M./ 26	6233313	2001-05-15	Farris, Robert D., et al.
/J.M./ 27	6247047	2001-06-12	Wolff, Eric I.
/J.M./ 28	6260024	2001-07-10	Shkedy,
/J.M./ 29	6272152	2001-08-07	Levin, Stuart Z., et al.
/J.M./ 30	6282276	2001-08-28	Felger,
/J.M./ 31	6289010	2001-09-11	Voit,
/J.M./ 32	6295292	2001-09-25	Voit,
/J.M./ 33	6330543	2001-12-11	Kepecs,

## Remarks

Note: Remarks are not for responding to an office action.

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thereof be returned to Applicants' attorney of record.

**Signature**

Examiner Name	Date
/Joshua Murdough/	08/27/2007

Examiner Signature	/Joshua Murdough/	Date Considered	08/27/2007
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\*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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Substitute for form 1449A/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(Use as many sheets as necessary)</i>		<i>Complete if Known</i>	
		<b>Application Number</b>	10/624,837
		<b>Filing Date</b>	July 21, 2003
		<b>First Named Inventor</b>	Calcagno, Greg
		<b>Group Art Unit</b>	3621 3 C09
		<b>Examiner Name</b>	Unknown Joshua Murdough
Sheet 1 of 1		Attorney Docket No: 2072.007US1	

**US PATENT DOCUMENTS**

Examiner Initials*	USP Document Number	Publication Date	Name of Patentee or Applicant of cited Document	Filing Date If Appropriate
/J.M./	US-6,648,222	11/18/2003	McDonald, I., et al.	09/27/2002
/J.M./	US-6,871,187	03/22/2005	Gosko, T. M.	06/13/2000
/J.M./	US-7,054,430	05/30/2006	Lynam, J. M., et al.	08/20/2002

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Foreign Document No	Publication Date	Name of Patentee or Applicant of cited Document	T <sup>2</sup>
/J.M./	WO-2005010716A3	02/03/2005	Teague, D., et al.	
/J.M./	WO-9908242	02/18/1999	Semmakie, Eaman	

**OTHER DOCUMENTS – NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>

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EXAMINER /Joshua Murdough/ DATE CONSIDERED 08/27/2007

Substitute Disclosure Statement Form (PTO-1449)

\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional) <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached



APPLICANT'S ART CITATION  <i>(Use several sheets if necessary)</i>							Application Serial No. 10/624,837	Docket No. 4497A					
							Applicant Gabriel E. UZUNIAN, et al.						
Filing Date July 21, 2003							Group Art Unit 1755						
<b>U.S. PATENT DOCUMENTS</b>													
Examiner Initial	Document Number						Date	Name	Class	Sub-class	Filing Date If Appropriate		
*5	4	3	3	9	5	6	7/18/1995	Patel					
*5	2	4	4	6	6	9	9/14/1993	Satoh, et al.					
*4	9	9	6	0	6	7	2/26/1991	Kobayashi, et al.					
*5	5	4	1	2	3	1	7/30/1996	Ruff, et al.					
*3	6	5	8	5	5	2	4/25/1972	Carlson, et al.					
*5	8	5	8	0	7	8	1/12/1999	Andes, et al.					
*3	1	3	8	4	7	5	6/23/1964	Schroder, et al.					
*3	3	4	0	0	0	6	9/5/1967	Mochel					
*3	3	9	5	2	0	3	7/30/1968	Morita					
*3	5	8	2	3	8	2	6/1/1971	Watanabe, et al.					
<b>FOREIGN PATENT DOCUMENTS</b>													
	Document Number						Date	Country	Class	Sub-class	Translation		
	*2	2	5	7	4	33	A	1/13/1993	United Kingdom		Yes	No	
	*0	0	0	3	6	0	9	1/27/2000	PCT		X		
	*0	6	4	9	8	16	A1	4/26/1995	European			X	
<b>OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)</b>													
		*Abstract (esp@cenet); DE4214367; Gerhard, et al.; Colour pigment particle for use with foodstuff - comprises aluminum body with overcoat film of ferric oxide; published Nov. 11, 1993.											
		*Patent Abstracts of Japan; 07223816; Yukie, et al.; Photochromic Composite Material, Production Thereof and External Agent for Skin; published Aug. 22, 1995.											
		*Abstract (Derwent/WPI); JP1264932A; Ishihara Sangyo Kaisha Ltd.; Manufacture Acicular Titanium Dioxide Pigment React Acid Alkali Tin Salt Aqueous Titanium Dioxide Slurry Effect Surface Coating; Oct. 23, 1989.											
		*Abstract (DialogIP); JP 61268620 A; Matsumoto Yushi Seiyaku KK; Granular drug composition for animals - obtained by spraying dispersion of crystallising substance in fused mixture of drug and wax; May 22, 1985.											
Examiner				Date Considered									
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.													



## ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

Title of Invention	METHOD AND SYSTEM TO PROCESS A TRANSACTION IN A NETWORK BASED COMMERCE FACILITY
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Application Number: 10/624837



Confirmation Number: 6575

First Named Applicant: Don Teague

Attorney Docket Number: 5776P006

Art Unit: 3624 3609

Examiner: Unknown Unknown Joshua Mardough

Search string: ( 5329589 ).pn.

### US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
I.J.M./ 1	5329589	1994-07-12		Fraser, Alexander G., et al.			

### Remarks

Note: Remarks are not for responding to an office action.

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**Signature**

Examiner Name	Date
/Joshua Murdough/	08/27/2007

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

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Complete if Known

<b>Application Number</b>	10/624,837
<b>Filing Date</b>	July 21, 2003
<b>First Named Inventor</b>	Calcagno, Greg
<b>Group Art Unit</b>	3621 3601
<b>Examiner Name</b>	Unknown Joshua Murdough

Sheet 1 of 1

Attorney Docket No: 2072.007US1

**US PATENT DOCUMENTS**

Examiner Initials*	USP Document Number	Publication Date	Name of Patentee or Applicant of cited Document	Filing Date If Appropriate
/J.M./	US-2005/0021462A1	01/27/2005	Teague, D., et al.	09/08/2003
/J.M./	US-5,247,575	09/21/1993	Sprague, P. J., et al.	04/24/1992
/J.M./	US-5,319,542	06/07/1994	King, Jr., John E., et al.	09/27/1990
/J.M./	US-5,745,556	04/28/1998	Ronen, Y.	09/22/1995
/J.M./	US-5,905,736	05/18/1999	Ronen, Y., et al.	04/22/1996
/J.M./	US-5,978,775	11/02/1999	Chen, Matthew	01/16/1997
/J.M./	US-6,144,726	11/07/2000	Cross, Christopher J.	06/12/1998
/J.M./	US-6,332,131	12/18/2001	Grandcolas, Michael L., et al.	08/19/1998
/J.M./	US-6,934,372	08/23/2005	Cupertino, J. L., et al.	12/21/1999

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Foreign Document No	Publication Date	Name of Patentee or Applicant of cited Document	T <sup>2</sup>
/J.M./	GB-2223652	04/11/1990	Tokumitsu, S.	
/J.M./	WO-05010716A2	02/03/2005	Teague, D., et al.	

**OTHER DOCUMENTS -- NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
/J.M./		DECQNY, SHREE, "ELECTRONIC DATA INTERCHANGE--VANs RISE TO THE INTERNET CHALLENGE", Bank Technology News, (11/1/1996)	

**EXAMINER**

/Joshua Murdough/

**DATE CONSIDERED**

08/27/2007

Substitute Disclosure Statement Form (PTO-1449)

\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional) <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
*(use as many sheets as necessary)*

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Sheet 1 of 1

<i>Complete if Known</i>	
<b>Application Number</b>	10/624,837
<b>Filing Date</b>	July 21, 2003
<b>First Named Inventor</b>	Calcagno, Greg
<b>Group Art Unit</b>	3621 3609
<b>Examiner Name</b>	Unknown Joshua Murdough
Attorney Docket No: 2072.007US1	

**US PATENT DOCUMENTS**

Examiner Initial *	USP Document Number	Publication Date	Name of Patentee or Applicant of cited Document	Filing Date If Appropriate
/J.M./	US-6,225,982	05/01/2001	Vassigh, A. M., et al.	07/01/1994

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Foreign Document No	Publication Date	Name of Patentee or Applicant of cited Document	T <sup>2</sup>

**OTHER DOCUMENTS – NON-PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
/J.M./		International Search Report in PCT/US04/023449, mailed 21 November 2005 (5 pages)	

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08/27/2007